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Metro 2® Format for Credit Reporting

Download Instructions for the Metro 2® Format

If your company furnishes consumer credit account data on a regular basis to credit reporting agencies, you have duties under the Fair Credit Reporting Act (FCRA) to correct and update that consumer credit history information.

To assist data furnishers (such as banks, credit unions, consumer credit card companies, retailers, and auto finance companies) in this process, the credit reporting industry has adopted a standard electronic data reporting format called the Metro 2® Format.

Access to the Metro 2® Format is limited to employees of (a) companies that furnish data to consumer reporting agencies in either the Metro™ or Metro 2® Format, (b) data processors who furnish data to consumer reporting agencies in either the Metro™ or Metro 2® Format, (c) software vendors who provide Metro™ or Metro 2® programming software, and (d) consumer reporting agencies that accept or transmit data in the Metro™ or Metro 2® Format.

To access the Metro 2® Format you must log in to your CDIA account. If you are not a registered user you will need to first create a CDIA account. For additional guidance on accessing your CDIA account, please visit FAQ2 and FAQ3 in the [CDIA Account Access Guide](#).

After you are logged in, follow the steps below:

Click on Metro 2® Access on the [My Account dashboard](#) page.

- If CDIA recognizes your login as a Metro 2® approved user you will be brought to the Metro 2® Access Agreement. Review the agreement and select "I Accept". You will be given immediate access to the Metro 2® Format documents. In the future you may return to the Metro 2® documents by logging in to your CDIA account and clicking on Metro 2® Access on the My Account dashboard page.
- If CDIA does not recognize your login as being a Metro 2® approved user you will be brought to the No Access page.
 - Review the Metro 2® Access Policy and select Continue
 - Follow the instructions on how to download the Metro 2® Format by calling one of the listed phone numbers to obtain a one-time username and password.
 - Enter the one-time username and password to log in.
 - Carefully read and accept the Metro 2® Access Agreement for immediate access to the Metro 2® Format documents.
 - In the future you may return to the Metro 2® documents by logging into your CDIA account and clicking on Metro 2® Access on the My Account dashboard page.



Resources

- [Metro 2® Format Training](#)
- [Important Information for Users of CDIA Trademarks](#)
- [FAQ 45 - Reporting Loans in Forbearance](#) (Oct. 2016)
- [FAQ 58 - Reporting of Natural or Declared Disaster](#) (Oct. 2016)

Special Note to Software Vendors

CDIA strongly recommends all software vendors to beta test a sampling of your customers' data with each consumer reporting agency **prior to mass distribution of software** to ensure Metro 2® standards have been met. Refer to the Implementation Checklist in the Credit Reporting Resource Guide®; section 8, for details.

Thorough testing of your software version of the Metro 2® Format prevents costly changes, redistribution of your software and customer delays in reporting.

If you have any questions regarding the Metro 2® Format, contact your consumer reporting agency contacts.

CONSUMER DATA INDUSTRY ASSOCIATION - 

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